G. R. S. IX-5]

Previous references.

1899-1900

~~191~~

(Banking)

File No. 5

Serial Nos. 1—3.

Later references.

E.F. 169-71

881-4

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1—3

Major ~~Part~~ B for September, 1900.

SUBJECT.

Addition of a clause to Rule 23 of the Insurance Rules.

Pl. 1— No: 94 Dy 12.7.99. From Secretary, Mysore State Life Insurance Committee.

Forwards for orders of Government, the case of one deceased Nagesa Rao, an Accountant in the office of the

W D 88—GPB—50,000—24-7-18

Military Assistant, who had obtained from Government and advance of Rs. 150 for building a house.

Sl. 2- No: 1733 / Sl 156 Dt 2.3.8.1900 To the Secy. to the Mysore State Life Insurance Committee.

Passes orders re. The bonus due to The late Nagesa Rao, above referred to; and directs The addition of a clause to Rule 23 of The Insurance Rules.

2390 / Sl 228 Dt 14.9.00 To Compiler, Mysore Gazette.

Forwards for publication, Notification, directing the addition of a clause to Rule 23 of the Mysore State Life Insurance Rules

2391 / Sl 229 Dt 14.9.00 To Secy: to the Insurance Committee.

Forwards Copy of the above.

Subbarao

Submitted for orders with a copy of the Insurance Rules and a copy of ~~Bond~~ Form of ~~Mortgage~~ Bond executed in cases of House building ~~loan~~ advances.

cs 17/7/22

After the word 'loans' occurring in rule 23 the words "(ex the amount, if any, due by the insured to Govt" may be inserted & the rule modified.

The mortgage bond does not provide for proceeding against the other properties of the mortgagor in case a non realizable loan of the advance from the property mortgaged —

Submitted
Secretary
4/8/22

The legal heir or representative of the deceased should be willing that the house building advance

no question should be
deducted from the known
Mayvalle on this Policy -
Deduction may be
refused accordingly -
No alteration of the Rules
seems called for.
Lead to Steward of

20 - 7 - 99

1370 5/

In matters can the Lord
Lieu is willing to allow the
deduction, there is no difficulty.
The proof of the loans by
any sum due to the Fund
a fact may be saved.

The Rule also requires
amend. - The fact has a
bearing when to deduct
any sum due by a particular
servant from the loans -

I would at the end
a Rule 23 a clause as
follows: "The loans
mentioned in this Rule shall be subject
to a deduction of any amount
that may be due by Fact or
by the insured -

Draft agreed & adopted
1.0.8 (9/8/99)

Mr. Lund
19th Sunday.
Exam. 25.10.18 1.v.
26.10.18 Draft
w 29.10.18
Sub-committee
Mtg 1.11.18

Reference copy

RULES FOR THE MYSORE STATE LIFE INSURANCE.

1. The following Rules of the Mysore State Life Insurance shall come into force on the 1st December 1891.

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof; but such additions or modifications shall have no retrospective effect.

3. In these rules—

The term "Proposer" means the person whose life is proposed to be insured.

The term "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the insured.

The term "Pay" means "substantive pay" as defined in the Mysore Service Regulations.

4. Officers holding permanent appointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them.

5. The age of the proposer shall be taken to be the age at his last birthday or next birthday, whichever may be the nearest to the date on which his age has to be calculated for purposes of insurance. If it be equidistant, it shall be taken to be the age at his last birthday.

6. Unless specially exempted by Government under exceptional circumstances insurance shall be compulsory on all persons who may enter the service of the Mysore Government after the introduction of these Rules, from the date of their entering the Government service, or in the case of those entering the Government service before 21 years of age, from the date of their completing 20 years and 6 months. An officer whose age exceeds 45 years shall not be eligible for the first or subsequent insurance; nor an officer whose pay is below Rs. 10 provided, however, that in the case of the latter, insurance shall hereafter be compulsory when his pay is raised to Rs. 10 and upwards.

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government, in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured completing 55 years of age or at his death if earlier. Fractions of a rupee, other than multiples of four annas, shall be excluded in calculating the monthly premium.

8. Whenever the pay of an Insured is permanently increased, a further insurance shall be effected for such endowment bonus as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Issured shall not exceed Rs. 50 per month whatever may be his pay.

10. When an Insured ceases to be under the service of the Government before completing the age of 55 years, he may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him. Provided however that dismissed officials who have been ordered by Government to be included in the list of officials not eligible for re-entertainment in Government Service shall not be entitled to the benefit of this rule but shall receive only 50 per cent of the total premium paid by them without any interest.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as prescribed in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The accounts of the Fund shall be audited before 31st of July in each year by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee, and a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year, with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a Proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or a Secretary to Government, or a Deputy Commissioner or District Judge, who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the proposer in Form No. 3 and attach it to the Proposal in a sealed cover addressed to the Secretary to the Committee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the Proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein.

19. Such Medical Officer shall be the District Medical Officer of the Government not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon. As regards the Bangalore District, such Medical Officer may, whenever the Senior Surgeon so directs, be the Chief Assistant to the Senior Surgeon not below the rank of an Assistant Surgeon, provided that when the pay of the Proposer is not less than Rs. 250, the Medical Officer (during the Senior Surgeon's absence from Bangalore on leave or duty) shall be Dr. Choksi, and during the latter's absence, the Civil Surgeon at Mysore, Shimoga or Chikmagalur.

or to reject the life as ineligible (vide 3)

20. The Proposal shall then be submitted to the Senior Surgeon for his opinion considered by the Committee. If the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the Proposal to the Proposer through his immediate superior. If the Proposal is not fully eligible, it may be accepted for a reduced bonus. When there is a division of opinion among the members regarding the eligibility of the Proposer, one vote against the Proposer shall cancel two votes in his favor, and the opinion of the majority thus arrived at shall be deemed to be the

by not less than 3 members and the President of the Committee. If they are unanimously agreed as to the eligibility or otherwise

to accept the proposal for the usual or reduced bonus and

Neat Copy.

Red ink Counter alteration & pencil additions

20. The Proposal shall then be submitted to the Senior Surgeon for his opinion and then considered by not less than three members and the President of the Committee. If they are unanimously agreed as to the eligibility or otherwise of the Proposer, they may authorize the Secretary to accept the proposal for the usual or reduced bonus and issue a policy in Form No 4 or to reject the life as ineligible and to give intimation to the Proposer of such acceptance or rejection through his immediate superior. ~~If the proposal be considered not fully eligible they may authorize the Secretary to accept the proposal for a reduced bonus.~~ If they are not so agreed the proposal shall be circulated among the remaining members of the Committee. When there is a difference of opinion among the members regarding the eligibility of the Proposer, one vote against the proposer shall cancel two votes in his favor, and the opinion of the majority thus arrived at shall be deemed to be the opinion and decision of the Committee. When owing to such Cancellment there are left no votes either in favor of or against a Proposer, the matter in question shall be decided by the casting vote of the President. The President shall in all cases be at liberty to refer for the orders of Govt. any question involving a general principle notwithstanding its decision by majority of votes.

* added

x. Mr. Ranganadha Iyengar says this may be omitted

20. The Proposal shall then be considered by the Committee. If the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the Proposal to the Proposer through his immediate superior. If the Proposal is not fully eligible, it may be accepted for a reduced bonus.

When there is a division of opinion among the members regarding the eligibility of the Proposer, one vote against the Proposer shall cancel two votes in his favor, and the opinion of the majority thus arrived at shall be deemed to be the opinion and decision of the Committee.

When owing to such cancelment there are left no votes either in favor of or against a Proposer, the matter in question shall be decided by the casting vote of the President.

The President shall in all cases be at liberty to refer for the orders of Government any question involving a general principle notwithstanding its decision by majority of votes.

21. The Secretary shall forward the Policy to the Officer in charge of the District Treasury within whose limits the Proposer may be employed, for delivery to him on payment in cash of the first premium. The date of payment of the first premium shall be the date of the Policy, and shall be entered therein by the Treasury Officer before delivery.

If a Policy is not claimed from a District Treasury, or from a Taluk Treasury, to which it may have been sent for delivery, within a month from the date of its receipt thereat, the matter shall be reported to the Secretary, who will call upon the Insured to furnish an ordinary medical certificate of good health by paying the Medical Officer a fee of five per cent on the pay of the Insured, subject to a minimum of one rupee and maximum of five rupees unless more than six months shall have elapsed from the date of the original medical certificate, in which latter case, a fresh detailed medical certificate shall be obtained by payment to the Medical Officer of a fee of ten per cent on the pay of the Insured subject to a minimum of rupees three and a maximum of rupees fifteen.

22. When an Insured has to further insure his life, as required by Rule 8, he shall submit a Proposal in Form No. 2 signed as prescribed in Rule 17, *with an ordinary medical certificate of good health.* If more than five years have elapsed since his last examination held for the purposes of insurance under these Rules, the procedure prescribed in Rules 17 and 18 shall be followed. When the Proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the Proposal in a sealed cover addressed to the Secretary to the Committee. The procedure prescribed in Rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible on his completing the age of 55 years and on surrendering his Policy. If the Insured is dead, the bonus shall be paid to his nominees by will or other document duly registered in the Office of the Secretary to the Committee, and failing such nominees, to his legal heirs after proof of the accrual of the claim and surrender of the Policy.

24. The first premium on each Policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premium shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his Policy carrying interest at 4 per cent per annum and shall be recovered as arrears from his future pay, if any, in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, or when an officer of the Mysore Government is transferred to Foreign service under the provisions of Section 388 of the Mysore Service Regulations, he may be allowed by the Committee to pay such premium monthly, quarterly, half-yearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace he may be permitted to resume payment within six months from the date of default on production of a certificate of good health obtained on payment of the prescribed fee, and on paying up all the arrears together with a compound interest at 4 per cent, failing which no further cash payments shall be received from him but the arrears due and all the further premia shall be treated as a debt against his policy and recovered with compound interest at 5 per cent from his bonus.

27. Every Insured shall be supplied with a Premium Receipt Book (Form No. 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his Policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or production by him of any false evidence in connection with the insurance of his life shall render his Policy null and void and the premiums paid by him shall be forfeited.

Life Ins. 1.]

MYSORE STATE LIFE INSURANCE.

:o:

PROPOSAL FOR INSURANCE.

Statements to be made by Person Proposing to Insure his Life for the first time.

Instructions to Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*) ; or Your full name and father's name, your caste and residence, should be written on the lines marked (*a*), (a^1) and (a^2).	I, (*a*)_____ (a^1)_____ (a^2)_____
The place in which you were born should be stated on the line marked (*b*). If born in India, add the District or Province of birth.	declare that I was born at (*b*)_____
The day of your birth and the month and year in which you were born, should be stated on the line marked (*c*).	on the (*c*)_____ day of _____ in the year_____ so that I was _____ years of age on my last birthday.
The appointment now held by you under Government and your substantive pay exclusive of all allowances should be stated on the lines marked (*d*) and (d^1).	I now hold the appointment of (*d*)_____ My substantive pay is (d^1)_____
The length of your service (if you are an old employé) under Government, and the period of leave taken by you, should be stated on the line marked (*e*).	and my service under Government extends over a period of (*e*) _____ years. During that period I have taken the following leave, *viz.*—

NOTE.—If the Proposer be a Christian, he must attach to this Proposal an attested copy of his baptismal certificate, or if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he must forward his horoscope, in original or a copy attested by a Magistrate, or if this has not been written at his birth, he must mention below the names and addresses of two respectable persons to whom reference can be made, if necessary, regarding his age.

Dated the ____ *day of* _____ 189 *Signature of Proposer*

Certificate by Officer before whom the Proposal is signed.

I certify that I have read over [and explained the above instructions and statements] to the Proposer, and that the Proposer's signature was affixed in my presence.

(*N. B.*—The portion of the Certificate bracketted to be attended to when Proposer's knowledge of English is limited or nil ; in other cases it may be struck out.)

*Station*_____ *Signature*_____

*Dated*_____ 189 *Designation*_____

Declaration to be signed by Proposer in presence of Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

*Dated*_____

Signature of Proposer.

Statement and Opinion by Medical Officer.

Questions to be answered by the Proposer before the Medical Officer.

(The substance of the answers should be recorded by the Medical Officer.)

1. What is your age and caste? ..

2. Are your parents alive, and what are their respective ages? If dead, at what age and of what diseases did they die?

If living, state present age of—

Father .. ..

Mother .. ...

If dead, state age at death of—

Father ... ...

Mother ... ..

3. How many brothers and sisters have you? Are they healthy? If any have died, at what age, and of what disease did they die? What are the respective ages of your brothers and sisters who are living?

4. Have you ever suffered from—

(*a*) Intermittent fever?

(*b*) Remittent fever?

(*c*) Other fevers?

How often have you suffered and when last?

5. Have you ever suffered from rheumatism?

6. Have you ever met with any serious injury? If so, state its nature and when it occurred.

7. Was your life ever before rejected by the State Insurance Committee or by any and what Insurance Company?

Questions to be answered by Medical Officer examining Proposer.

1. What is the Proposer's general configuration and physical development ?	
Height	ft. in.
Weight	st. lbs.
Circumference of chest	inches.
2. Is his appearance that of a man of the age stated ?	
Respiration.	
3. Have you examined the lungs with the stethoscope and by percussion and are they free from abnormal sounds ?	
Has he ever suffered from spitting of blood, pneumonia or asthma or chronic cough ?	
What is the frequency of the respiration ?	
Circulation.	
4. Have you examined the heart with the stethoscope ?	
(*a*) Is there any abnormal sound ? ..	
(*b*) What is the number and character of the pulse, and is it equal on both sides ?	
Digestion.	
5. (*a*) Are the spleen and liver natural in size ?	
(*b*) Has he ever suffered from dropsy, fistula, hœmorrhoid or hernia ?	
(*c*) Has he had dysentery or diarhœa ? If so, for what period ?	

Urinary Organs.

6. Have you examined the urine? If so, what is the specific gravity?

Is there any—

(*a*) Albumen? .. ..

(*b*) Sugar? .. ..

7. Has he had small-pox, or has he been successfully vaccinated?

8. Have you observed generally his appearance with reference to his habits? Has he the appearance of a person whose habits and mode of living have been uniformly temperate?

9. State your opinion of the Proposer's life with reference to—

(1) His present health.....

(2) The state of his different organs.

(3) His constitution.....

(4) The eligibility of the life (keeping in view both the personal condition and habits and the family history).

The above declaration was signed by the Proposer in my presence.

*Station*_____

*Date*_____189 *Signature of Medical Officer.*

Note.—Having recorded his opinion above, the Medical Officer should forward this Proposal to the Secretary to the Committee in a sealed cover.

Life Ins. 2.]

MYSORE STATE LIFE INSURANCE.

———:0:———

PROPOSAL FOR FURTHER INSURANCE BY THE HOLDER OF

Policy No. dated

Statements to be made by the Person who is already insured and who proposes to effect a further Insurance on his Life.

Instructions to Proposer.	Statements to be made by Proposer.
Your full Christian name or surname should be written on line marked (*a*); or Your full name and your father's name, your caste and residence, should be written on the lines marked (*a*), (a^1) and (a^2).	(*a*) (a^1) (a^2)
Your present appointment and the one you held when last insuring, together with the date and No. of previous Policy.	
Your present and former pay excluding al allowances.	

Dated *day of* 189

Signature of the Proposer.

Signed by the Proposer in my presence.

Station

Dated

Signature and designation of the Officer before whom Proposal is signed.

Declaration to be signed by the Proposer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer on the occasion of my first insurance, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for this further Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Dated *Signature of the Proposer.*

Signed by the Proposer in my presence.

Signature of Officer before whom Declaration is signed.

N. B.—The above Declaration need not be signed when the medical examination of the Proposer is necessary under para 22 of the Mysore State Life Insurance Rules.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Dated *day of* 189

Signature of the Proposer.

Statement and Opinion by Medical Officer.

Questions to be answered by the Proposer before the Medical Officer.

(The substance of the answers should be recorded by the Medical Officer.

1. What is your age and caste? ..	
2. Are your parents alive, and what are their respective ages? If dead, at what age and of what diseases did they die?	
If living, state present age of—	
Father	
Mother	
If dead, state age at death of—	
Father ...	
Mother	
3. How many brothers and sisters have you? Are they healthy? If any have died, at what age, and of what disease did they die? What are the respective ages of your brothers and sisters who are living?	
4. Have you ever suffered from—	
(*a*) Intermittent fever? ..	
(*b*) Remittent fever?	
(*c*) Other fevers?	
How often have you suffered and when last?	
5. Have you ever suffered from rheumatism?	
6. Have you ever met with any serious injury? If so, state its nature and when it occurred.	

Questions to be answered by Medical Officer examining the Proposer.

1. What is the Proposer's general configuration and physical development?	
Height	ft. in.
Weight	st. lbs.
Circumference of chest	Inches.
2 Is his appearance that of a man of the age stated?	
Respiration.	
3. Have you examined the lungs with he stethoscope and by percussion and are they free from abnormal sounds?	
Has he ever suffered from spitting of blood, pneumonia or asthma or chronic cough?	
What is the frequency of the respiration?	
Circulation.	
4. Have you examined the heart with the stethoscope?	
(*a*) Is there any abnormal sound?	
(*b*) What is the number and character of the pulse and is it equal on both sides?	
Digestion.	
5. (*a*) Are the spleen and liver natural in size?	
(*b*) Has he ever suffered from dropsy, fistula, hœmorrhoid or hernia?	
(*c*) Has he had dysentery or diarrhœa? If so, for what period?	

Urinary Organs.	
6. Have you examined the urine? If so, what is the specific gravity?	
Is there any—	
(*a*) Albumen?	
(*b*) Sugar?	
7. Has he had small-pox, or has he been successfully vaccinated?	
8. Have you observed generally his appearance with reference to his habits? Has he the appearance of a person whose habits and mode of living have been uniformly temperate?	
9. State your opinion of the Proposer's life with reference to—	
(1) His present health.....	
(2) The state of his different organs....	
(3) His constitution.....	
(4) The eligibility of life (keeping in view both the personal condition and habits and the family history.)	

The above declaration was signed by the Proposer in my presence.

Station

Date 189 *Signature of the Medical Officer.*

NOTE.—Having recorded his opinion above, the Medical Officer should forward this Proposal to the Secretary to the Committee in a sealed cover.

Life Ins. 3.]

MYSORE STATE LIFE INSURANCE.

CERTIFICATE BY PROPOSER'S OFFICIAL SUPERIOR.

I certify that I have known the Proposer for.....
.....years, that his age is about.....years and that for reasons stated below I consider his proposal for Insurance is eligible—ineligible.

Station.....
Date.....

.....
Signature and Designation.

Life Ins. 4.]

(Mysore Coat of Arms.)

MYSORE STATE LIFE INSURANCE.

POLICY No.....

Whereas.....
holding the appointment of .....
in the..... .....hereinafter called the Insured, has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees (.....
.....
on his own life, and has deposited a proposal and declaration, dated the.....
day of.... .....189 , and signed by him, as the basis of such contract;

Now it is hereby declared that if the insured shall pay to the Secretary to the Insurance Committee in the manner prescribed in rules framed by the Mysore Government in that behalf the sum of Rupees.....being the first premium and Rupees.....in every subsequent month, commencing with the month of ..... in the year 189 and ending with the month of.....
in the year.. ....., or until his death, whichever shall first occur, the Secretary to the said Committee shall be subject and liable to the payment, on behalf of the Mysore Government, to the said.....of the sum of Rupees.....
on his completing the age of 55 years, and the surrender of his Policy or in the event of his death, before completing the age of 55 years, to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees to his legal heirs after surrender of the Policy and after the production of satisfactory evidence of the death of the said.....

But this contract is made subject to the following proviso, *viz*: it shall be void, and the payment made by the insured under it shall be forfeited, if the statements contained in the aforesaid proposal and declaration be untrue.

The date of birth of the Insured is hereby admitted to be.....

.....
Secretary to the Insurance Committee.

BANGALORE,
The.....day of.....189

The first premium of Rs.....has been received in this Treasury.

Station.....
Date.....

.....
Officer in charge of Treasury.

N. B.—This Policy is granted subject to the rules issued by the Government of Mysore relating to State Life Insurance.

Life Ins. 5.]

(Mysore Coat of Arms.)

MYSORE STATE LIFE INSURANCE.

Premium Receipt Book.

Policy No.....

(Mysore Coat of Arms.)

Issued to.....

Holder of Policy No.....*dated*.....189

for Rs. (.....)

.....

(*Secretary to the Insurance Committee.*)

Delivered with the above Policy to the said.....

.....

on the.....189 , *on receipt of the first premium.*

.....

(*Treasury Officer.*)

MYSORE STATE LIFE INSURANCE.

Account of premiums paid on account of Mysore State Life Insurance Policy No.....*for Rs*.....

Month for which Premium is paid	Amount of Premium paid	Signature of Officer receiving the Premium	Date of Payment

Table of Bonus payable according to age in proportion to the monthly premium payable by the Insured.

Vide RULE 7.

Monthly premium in rupees.	1	1·5	2	2·5	3	3·5	4	4·5	5	5·5	6	6·5	7	7·5	8	8·5	9	9·5	10	Monthly premium in rupees.
																				Age.
Age 21	420·44	630·66	840 88	1051·10	1261·32	1471·54	1681·76	1891·98	2102·20	2312·42	2522·64	2732·86	2943·08	3153·30	3363·52	3573·74	3783·96	3994·18	4204·40	21
„ 22	405·50	608·25	811·00	1013 75	1216·70	1419·25	1622·00	1824·75	2027·50	2230·25	2433·00	2635·75	2838·50	3041·25	3244·00	3446·75	3649·50	3852·25	4055·00	22
„ 23	390·91	586·36	781 82	977·26	1172·73	1368·17	1563·64	1759·08	1954·55	2150·00	2345·46	2540·91	2736·37	2931·82	3127·28	3322·73	3518·17	3713·61	3909·10	23
„ 24	377·26	565·89	754·52	943·15	1131·78	1320·41	1509·04	1697·67	1886·30	2074·93	2263·56	2452·19	2640·82	2829·45	3018·08	3206·71	3395·34	3583·97	3772·60	24
„ 25	362·76	544·14	725·52	906·90	1088·28	1269·66	1451·04	1632·42	1813·80	1995·18	2176·56	2357·94	2569·32	2720·70	2902·08	3083·46	3264·84	3446·22	3627·60	25
„ 26	348·87	523·30	697·74	872·17	1046·61	1221·04	1395·48	1569·90	1744·35	1918·78	2093·22	2267·65	2442·09	3216·52	2790·96	2965·39	3139·80	3314·23	3488·70	26
„ 27	335·66	503·49	671·32	839 15	1006·98	1174·81	1342·64	1510·47	1678·30	1846·12	2013·96	2181·79	2349·62	2517·45	2685·28	2853·11	3020·94	3188·77	3356·60	27
„ 28	322·10	433·15	644·20	805·25	966·30	1127·35	1288·40	1449·45	1610·50	1771·55	1932·60	2093·65	2254·70	2415·75	2576·80	2737·85	2898·90	3059 95	3221·00	28
„ 29	308·78	463·17	617·56	771·95	926·34	1080·73	1235·12	1389·51	1543·90	1698·29	1852·68	2007·07	2161·47	2315·85	2470·24	2624·63	2779·02	2933·41	3087·80	29
„ 30	295·96	443·94	591·92	769·90	887·88	1035·86	1183·84	1331·82	1479·80	1627·78	1775·76	1923·74	2071·72	2219·70	2367·68	2515·66	2663·64	2811·62	2959·60	30
„ 31	284·00	426·00	568·00	710·00	852·00	994·00	1136·00	1278·00	1420·00	1562·00	1704·00	1846·00	1988·00	2130·00	2272·00	2414·00	2556·00	2698·00	2840·00	31
„ 32	271·54	407·31	543·08	678·85	814·62	950·39	1086·16	1221·93	1357·70	1493·47	1629·24	1765·01	1900·78	2036·55	2172·32	2308·09	2443·86	2579·63	2715·40	32
„ 33	259·38	389·07	518·76	648·45	778·14	907·83	1037·52	1167·21	1296·90	1426·59	1556·28	1685·97	1815·66	1945·35	2075·04	2204·73	2334·42	2464·11	2593·80	33
„ 34	247·21	370·81	494·42	618·02	741·63	865·26	988·84	1112·43	1236·05	1359·65	1483·26	1606·86	1730·47	1854.07	1977·68	2101·28	2224·86	2348·46	2472·10	34
„ 35	235·11	352·66	470·22	587·77	705·33	822·88	940·44	1057·98	1175·55	1293·10	1410·66	1528·21	1645·77	1763·32	1880·88	1998·43	2115·96	2233·51	2351·10	35
„ 36	223·15	334·72	446·30	557·87	669·45	781·02	892·60	1004·16	1115·75	1227·32	1338·90	1450·47	1562·05	1673·62	1785·20	1896·77	2008·32	2119·89	2231·50	36
„ 37	211·35	317·02	422·70	528·37	634·05	739·72	845·40	951·06	1056·75	1162·42	1268·10	1373·77	1479·45	1585·12	1690·80	1796·47	1902·12	2007·79	2113·50	37
„ 38	199·43	299·22	393·96	498·70	598·44	698·18	797·92	897·66	997·40	1097·14	1196·88	1296·62	1396·36	1493·10	1595·84	1695·58	1795·32	1895·06	1994·80	38
„ 39	187·67	281·50	375·34	469·17	563·01	656·84	750·68	844·50	938·35	1032·18	1126·02	1219·85	1313·69	1407·52	1501·36	1595·19	1689·00	1782·83	1876·70	39
„ 40	175·82	263·73	351·64	439·55	527·46	615·37	703·28	791·19	879·10	967·01	1054·90	1142·81	1230·74	1318·65	1406·56	1494·47	1582·38	1670·29	1758·20	40
„ 41	164 86	247·29	329·72	412·15	494·58	577·0	659·44	741·87	824·30	906·73	989·16	1071·59	1154·02	1236·45	1318·88	1401·31	1483·74	1566·17	1648·60	41
„ 42	153·70	230·55	307·40	384·25	461·10	537·95	614·80	691·65	768·50	845·35	922·20	999·05	1075·90	1152·75	1229·60	1306·45	1383·30	1460·15	1537·00	42
„ 43	142·47	213 70	284·94	356·17	427·41	498·64	569·88	641·11	712·35	783·58	854·82	926·05	997·29	1068·52	1139·76	1210·99	1282·23	1353·46	1424·70	43
„ 44	129·67	194·50	259·34	324·17	389·01	453·84	518·68	583·51	648·35	713·18	778·02	842·85	907·69	972·52	1037·36	1102·19	1167·03	1231·86	1296·70	44
„ 45	119 63	179·49	239·32	299·15	358·98	418·81	478·64	538·47	598·30	658·13	717·96	777·79	837·62	897·45	957·28	1017·11	1076·94	1136·77	1196·60	45
Pay ...	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	Pay.

No. 240
L. 3
1892.

From

The Secretary to the
Mysore State Life
Insurance Committee,
Bangalore.

To The Secretary to the Govt of Mysore
M: & Rev: Departts.
Bangalore

Dated 5

Despatched 12 Jn 892

Received

General No. 94
No.

Enclosure No. 1/4

Forwarding for the information and orders of Government, the case of one deceased A. Nagesa Rau an accountant in the office of the Military Asst. who had obtained from Govt an advance of Rs. 150 for building a house

[illegible]

R 13.7.92

OFFICE OF THE SECRETARY TO THE MYSORE
STATE LIFE INSURANCE COMMITTEE.

Bangalore 5th July 1899
12.

No. 94

From

The Secretary to the Mysore
State Life Insurance Committee, Bangalore.

To

The Secretary to the Govt of Mysore
Generals and Rev: Department.
Bangalore

Sir,

I am desired to report for the information and orders of Govt the following case. One A. Nagaca Rau an accountant in the office of the Military assistant died on 7th October 1898. He was the holder of Insurance Policies Nos: 1871 & 2907 on which Rs 900/- has become payable. The deceased, during his life time, obtained from Government an advance of Rs 150/- for building a house which still remains unliquidated. The Military

Asst.

assistant to Government suggests that the said amount may be deducted out of the Bonus payable on the Policies aforementioned. The widow of the deceased who has been asked to obtain a certificate of heirship Consents to the proposed deduction being made and to the balance alone being paid to her.

As Rule 23 of the Insurance Rules does not expressly empower the Committee to deduct from the amount of bonus which becomes payable under that Rule, any sums due by the Policy Holder to Government, I beg to submit this office Memo No. 452/Ins 2 dated 28th March 1899 with the opinion of the Members of the Committee passed thereon and Military assistants No. 5/734/1898 in original, for the consideration and orders of Government. The Committee are unanimously of opinion that the Government does, if

if any should be deducted from the bonus and the balance alone paid to the Policy holder or his heirs. An authoritative ruling on this point is solicited and the amendment of the Rule 23 suggested to remove all doubt.

I have the honor to be

Sir

Your most obedient Servant

G. Wanborough

Secretary

Insurance Committee

M

Read the following letter from the Secy to the Insurance Committee to the Secy to Govt. Genl & Rev Departts. No. 94 dated 5th July 1900

Here print letter in full

Order thereon

As in this case the legal heir is willing to allow the deduction, the Govt are pleased to direct that the bonus due to the late Begum Ras be paid to his legal heir after deducting any sum due to the Insurance Fund or to Govt.

2. The following clause will be added to Rule 23 of the Insurance Rules

Rec'd 5-30 pm 21/8/00

No. 1733 dt 23/8/00. H156.

"The Commissions payable under
"this Rules shall be subject
"to a deduction of any amount
"that may be [redacted] Coast
"by the Insured."

Permit
M. 21/8/00
for Secy.

2. The Secy to the
Insurance Committee
returning original
Papers.

d.

READ THE FOLLOWING—

Letter No. 94, dated 5th July 1899, from the Secretary to the Insurance Committee, to the Secretary to Government, General and Revenue Departments.

I am desired to report for the information and orders of Government, the following case. One H. Nagesa Rao, an accountant in the office of the Military Assistant, died on 7th October 1898. He was the holder of Insurance Policies Nos. 1871 and 2907 on which Rs. 900 has become payable. The deceased, during his life time, obtained from Government an advance of Rs. 150 for building a house which still remains unliquidated. The Military Assistant to Government suggests that the said amount may be deducted out of the bonus payable on the Policies aforementioned. The widow of the deceased who has been asked to obtained a certificate of heirship consents to the proposed deduction being made and to the balance alone being paid to her.

2. As Rule 23 of the Insurance Rules does not expressly empower the Committee to deduct from the amount of bonus which becomes payable under that Rule, any sums due by the Policy-holder to Government, I beg to submit this office Memo No. 452—En. 2, dated 28th March 1899, with the opinion of the Members of the Committee passed thereon and Military Assistant's No. 5—F. 34 of 1898-99, in original, for the consideration and orders of Government. The Committee are unanimously of opinion that the Government dues, if any, should be deducted from the bonus and the balance alone paid to the Policy-holder or his heirs. An authoritative ruling on this point is solicited and the amendment of the Rule 23 suggested to remove all doubts.

No. 1733—FL. 156, DATED BANGALORE, 23RD AUGUST 1900.

ORDER THEREON—As in this case the legal heir is willing to allow the deduction, the Government are pleased to direct that the bonus due to the late Nagesa Rao be paid to his legal heir after deducting any sum due to the Insurance Fund or to Government.

2. The following clause will be added to Rule 23 of the Insurance Rules:
"The bonus payable under this Rule shall be subject to a deduction of any amount that may be due to Government by the insured."

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Secretary to the Mysore State Life Insurance Committee, Bangalore, returning original papers.

Exd.—H.A.R.

1900-1901

GOVERNMENT OF MYSORE

FINANCIAL

PROCEEDINGS

Dated 23rd August 1900

No. 1733
Fl. 156

Passing orders regarding the bonus due to the late H. Nagesa Rao, an Accountant in the office of the Military Assistant; and directing the addition of a clause to Rule 23 of the Insurance Rules.

SBP—30-8-1900—200

No 2390 ~~P~~ / 3228 / 14/9/00. 14.

Notification

The Govt are pleased to direct ~~that~~ the following clause be added to Rule 23 of the Mysore State Life Insurance Rules.

"The bonus payable under this rule shall be subject to a deduction of any amount that may be due to Govt. by the insured"

B. A
13-9-~~00~~

12/9/00 Secretary

To the Compiler duly for publication and to supply the usual No. copies of printed slips

The Secy to the Law Committee

S. B.A. for Secy

No 2391 / 3229 / 14/9/00. 14.

Read & copied 14/9/00